

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dennis R. Moore
Roberta M. Moore
Debtors

Case No. 16-04445-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 318

Page 1 of 2
Total Noticed: 37

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db/jdb
4859291 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
4886976 BERKHEIMER ASSOC-Agt Hazleton ASD Hazleton City, c/o David R. Gordon, Esq., 1883 Jory Road,
Pen Argyl, PA 18072
4883420 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4849270 Boscov's, Retail Services,, PO Box 30257, Salt Lake City, UT 84130-0257
4849271 CAN DO, Inc, 15 S Church St Ste 200, Hazleton, PA 18201-6200
4849278 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, P.O. Box 182676,
Columbus, OH 43218-2676)
4849275 First National Bank of Pennsylvania, 4140 E State St, Hermitage, PA 16148-3401
4849276 GM Financial Leasing, PO Box 100, Williamsville, NY 14231-0100
4849277 HAB-DLT, Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
4849266 Law Office of Brian E Manning, 512 S Blakely St, Dunmore, PA 18512-2237
4856391 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
4849264 Moore Dennis R, 100 Wilson Dr, Hazleton, PA 18201-6843
4849265 Moore Roberta M, 100 Wilson Dr, Hazleton, PA 18201-6843
4853088 +Nelnet on behalf of ECMC, PO Box 16408, St. Paul, MN 55116-0408
4849285 One South Realty, 400 Renaissance Ctr, Hazleton, PA 18201-6277
4849286 PA Department of Revenue, Bureau of Individual Taxes, PO Box 281210,
Harrisburg, PA 17128-1210
4849288 Robert M. Moore, 2 Hunter Rd, Hazleton, PA 18201-6817

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+E-mail/Text: wschwab@iq7technology.com Aug 08 2018 18:56:16 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehigh Valley, PA 18235-0056
cr
E-mail/Text: camanagement@mtb.com Aug 08 2018 18:56:01 M&T Bank, 1100 Wehrle Drive,
Williamsville, NY 14221
4849267 EDI: AMEREXPR.COM Aug 08 2018 23:03:00 American Express, P.O. Box 1270,
Newark, NJ 07101-1270
4862316 EDI: BECKLEE.COM Aug 08 2018 23:03:00 American Express Centurion Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4849269 EDI: BANKAMER.COM Aug 08 2018 23:04:00 Bank of America, P. O. Box 15019,
Wilmington, DE 19886-5019
4849272 EDI: CAPITALONE.COM Aug 08 2018 23:04:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
4849273 EDI: CHASE.COM Aug 08 2018 23:03:00 Chase Cardmember Service, P.O. Box 15548,
Wilmington, DE 19886-5548
4849274 EDI: WFNBN.COM Aug 08 2018 23:03:00 Comenity-Talbots, PO Box 659617,
San Antonio, TX 78265-9617
4849279 EDI: IRS.COM Aug 08 2018 23:04:00 Internal Revenue Service, P O Box 21126,
Philadelphia, PA 19114
4849280 EDI: RMSC.COM Aug 08 2018 23:04:00 Lowe's /Synchrony Bank, PO Box 530914,
Atlanta, GA 30353-0914
4849283 E-mail/Text: camanagement@mtb.com Aug 08 2018 18:56:01 M & T Mortgage Corporation,
P.O. Box 62182, Baltimore, MD 21264-2182
4849281 E-mail/Text: camanagement@mtb.com Aug 08 2018 18:56:01 M & T Bank, P.O. Box 64679,
Baltimore, MD 21264-4679
4849282 E-mail/Text: camanagement@mtb.com Aug 08 2018 18:56:01 M & T Bank, PO Box 62146,
Baltimore, MD 21264-2146
4865664 E-mail/Text: camanagement@mtb.com Aug 08 2018 18:56:01 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
4849284 E-mail/Text: electronicbkydocs@nelnet.net Aug 08 2018 18:56:05 NelNet Student Loans,
NelNet Claims,, PO Box 82505, Lincoln, NE 68501-2505
4892646 EDI: PRA.COM Aug 08 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4852851 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2018 18:56:03
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
4849287 EDI: RMSC.COM Aug 08 2018 23:04:00 QCARD, P.O. Box 530905, Atlanta, GA 30353-0905
4849289 EDI: SEARS.COM Aug 08 2018 23:04:00 Sears Credit Cards, P.O. Box 183082,
Columbus, OH 43218-3082

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4849268 ##Arbor Garden, 419 Washington Ave, Larksville, PA 18651-1723

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

Brian E Manning on behalf of Debtor 1 Dennis R. Moore BrianEManning@comcast.net,
G17590@notify.cincompass.com
Brian E Manning on behalf of Debtor 2 Roberta M. Moore BrianEManning@comcast.net,
G17590@notify.cincompass.com
Christos A Katsaounis on behalf of Creditor Commonwealth of Pennsylvania, Department of
Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 6

Information to identify the case:

Debtor 1 **Dennis R. Moore**
First Name Middle Name Last Name

Debtor 2 **Roberta M. Moore**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8920**

EIN ---

Social Security number or ITIN **xxx-xx-6778**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-04445-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dennis R. Moore
aka Dennis R. Moore, Sr.

Roberta M. Moore

By the
court:

August 8, 2018

Honorable John J. Thomas
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.